U.S. BANKRUPTOY COURT X NORTHER THE PROTOFIOWA

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA

APR 0 0 1996

In re:

BARBARA A. EVERLY, CLERK

MARY C. WALKER,

Chapter 7

Debtor.

Bankruptcy No. 95-31135XF

MARY C. WALKER,

Plaintiff,

Adversary No. 95-3129XF

vs.

UNITED STATES OF AMERICA, IOWA HIGHER EDUCATION LOAN PROGRAM and UNION BANK & TRUST,

Defendants,

and

IOWA COLLEGE STUDENT AID COMMISSION,

Intervener.

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable William L. Edmonds, United States Bankruptcy Judge, and a decision having been reached without trial or hearing, upon stipulation of the parties, upon stipulation of the parties,

IT IS ORDERED ADJUDGED AND DECREED that the complaint of plaintiff Mary C. Walker is dismissed.

IT IS FURTHER ORDERED ADJUDGED AND DECREED that judgment in favor of intervener Iowa College Student Aid Commission is entered against plaintiff Mary C. Walker in the negotiated sum of \$29,495.72. No interest shall accrue on the judgment amount for a period of thirty-six (36) months, commencing on the first day of the next full month following date of entry of this judgment, nor shall interest accrue from date of judgment to date of commencement of the thirty-six (36) month period. The amount left due and owing after the thirty-six month interest free period shall accrue simple interest at the rate of 9% per annum. No execution shall issue upon this judgment during the period which the plaintiff faithfully pays directly to the Iowa College Student Aid Commission the sum of \$225.00 per month, commencing on the fifteenth day of the next full month following date of entry of this judgment (10 day grace period), and continuing

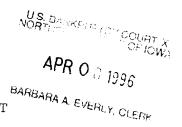
thereafter on the fifteenth day of each month until the entire principal balance plus accrued interest have been paid in full. The repayment period for the judgment shall be 25 years, with no prepayment penalty. Proof of default by the plaintiff shall be made by the filing of an affidavit by the intervener herein as to the defaults of the plaintiff, specifying them, and upon the filing of such an affidavit of default, execution may issue at any time, without further notice, upon the request of the intervener.



BARBARA A. EVERLY Clerk of Bankruptcy Court

Deputy Clerk

[Seal of the U.S. Bankruptcy Court]
Date of Issuance: April 8, 1996



IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE: MARY C. WALKER, Bankruptcy No. 95-31135XF Debtor. MARY C. WALKER, Adversary No. 95-3129XF Plaintiff, ν. UNITED STATES OF AMERICA, IOWA HIGHER EDUCATION LOAN PROGRAM, and UNION BANK & TRUST, ORDER ALLOWING DISMISSAL Defendants, OF COMPLAINT AND GRANTING COUNTERCLAIM JUDGMENT and IOWA COLLEGE STUDENT AID COMMISSION, Intervener.

This matter came on for scheduling conference on December 15, 1995. Appearing on behalf of plaintiff Mary C. Walker was attorney Leonard R. Holland. Appearing on behalf of intervener Iowa College Student Aid Commission was James S. Wisby, Assistant Attorney General. The Court was informed at this conference that neither the United States of America nor Union Bank and Trust Company/IHELP, both named defendants, are parties in interest to these proceedings. Neither of these defendants has filed an appearance herein.

The Court is now informed that settlement discussions have occurred between the parties. Pursuant thereto, counsel for plaintiff Mary C. Walker now requests permission to dismiss plaintiff's Complaint. Counsel for intervener Iowa College Student Aid Commission has no objection to the dismissal.

IT IS THEREFORE ORDERED that the Complaint herein of plaintiff Mary C. Walker is dismissed.

IT IS FURTHER ORDERED that judgment in favor of intervener Iowa College Student Aid Commission be entered against plaintiff Mary C. Walker in the negotiated sum of \$29,495.72. No interest shall accrue on the judgment amount for a period of thirty-six (36) months, commencing on the first day of the next full month following date of entry of this judgment, nor shall interest accrue from date of judgment to date of commencement of the thirty-six (36) month period. The amount left due and owing after the thirty-six (36) month interest free period shall accrue simple interest at the rate of 9% per annum. No execution shall issue upon this judgment during the period which the plaintiff faithfully pays directly to the Iowa College Student Aid Commission the sum of \$225.00 per month, commencing on the fifteenth day of the next full month following date of entry of this judgment (10 day grace period), and continuing thereafter on the fifteenth day of each month until the entire principal balance plus accrued interest have been paid in full. The repayment period for the judgment shall be 25 years, with no prepayment penalty. Proof of default by the plaintiff shall be made by the filing of an affidavit by the intervener herein as to the defaults of the plaintiff, specifying them, and upon the filing of such an affidavit of default, execution may issue at any time, without further notice, upon the request of the intervener.

ORDERED: This 8th day of Cycle, 1996.

WILLIAM Z. EDMONDS, Chief Bankruptcy Judge

Approved as to form and content:

MRY C. WALKER, Plaintiff

LEONARD R. HOLLAND ATTORNEY FOR PLAINTIFF JAMES S. WISBY 48/500753 Assistant Attorney General 200-10th Street, 4th Floor Des Moines, IA 50309-3609 (515) 242-6711

ATTORNEY FOR INTERVENER

Copies to:

James S. Wisby Assistant Attorney General 200-10th Street, 4th Floor Des Moines, IA 50309-3609

Leonard R. Holland Attorney at Law 307 First Street, N.W. P.O. Box 138 Dayton, IA 50530 CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing instrument was served upon each of the attorneys of record of all parties to the above-entitled cause by enclosing the same in an envelope addressed to each such attorney at the respective address as disclosed by the pleadings a period herein, with postage fully paid, and by depending said envelope in a Upited States Post Office disputitive in August Angle

the day of Open 1979

copies of order and a judgment to: James Wisby, Leonard Holland and USTrustee on 4/8/96, ls

SEP 25 2000

IN THE UNITED STATES BANKRUPTCY COURT Northern District of Iowa

IN RE: MARY C. WALKER, Bky. No. 95-31135XF Debtor. MARY C. WALKER, Plaintiff, v. UNITED STATES OF AMERICA, Adv. No. 95-3129XF IOWA HIGHER EDUCATION LOAN PROGRAM, and UNION BANK & TRUST, Defendants, SATISFACTION AND RELEASE OF JUDGMENT and IOWA COLLEGE STUDENT AID COMMISSION, Intervener.

STATE OF IOWA)

SS.

COUNTY OF POLK)

In consideration of consolidation by plaintiff-debtor Mary C.

Walker of sums owed to the Iowa College Student Aid Commission

pursuant to an Order Allowing dismissal and Granting Counterclaim

Judgment filed April 8, 1996, in the United States Bankruptcy Court in

and for the Northern District of Iowa, the Iowa College Student Aid

Commission hereby declares said obligation satisfied and releases

Recorded: Vol. I

plaintiff-debtor Mary C. Walker from any further obligation thereunder, effective this date.

Dated this 19 day of September, 2000.

Timothy M. Fitzgibbon

Director of Finance and Claims
Iowa College Student Aid Commission

On this /// day of / effinite , 2000, before me, the undersigned, a notary public in and for said county and state, personally appeared Timothy M. Fitzgibbon to me known to be the identical person named in and who executed the foregoing instrument,

and acknowledged that he executed the same as his voluntary act and deed.

Notary Public # 165849

My Commission Expires: July 20, 2001

Copy & Janes Wesly 9-29-00